

IN RE:

JANET J. WADE

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-21858

Chapter 13

Related to Docket No. 119

ORDER OF COURT

AND NOW, this \_\_ 11th Day of July, 2022 \_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
U.S. BANKRUPTCY JUDGE drb

ENTERED BY DEFAULT



In re:  
Janet J. Wade  
Debtor

Case No. 18-21858-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jul 11, 2022

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 45

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2022:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | + Janet J. Wade, 301 East McIntyre Avenue, Pittsburgh, PA 15214-3324                         |
| 14828302 | + Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250                         |
| 14828305 | + City Co Federal Credit Union, 220 Grant Street, Pittsburgh, PA 15219-2123                  |
| 14828306 | + Collection Service Center, P.O. Box 560, New Kensington, PA 15068-0560                     |
| 14828313 | + Greater Police Federal Credit Pittsburgh, 1338 Chartiers Avenue, Pittsburgh, PA 15220-4800 |
| 14828314 | Jordan Tax Service, PO Box 200, Bethel Park, PA 15102-0200                                   |
| 14828317 | + Peoples Natural Gas, 375 N Shore Dr, Pittsburgh, PA 15212-5866                             |
| 14828321 | UPMC Community Medicine, c/o CBCS, PO Box 2724, Columbus, OH 43216-2724                      |
| 14828323 | + Van Ru Credit Corporation, 4839 N. Elston Avenue, Chicago, IL 60630-2534                   |

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                   | Date/Time            | Recipient Name and Address  |
|----------|--|----------------------|---|
| cr       | + Email/Text: ebnjts@grblaw.com              | Jul 12 2022 00:06:00 | City & School District of Pittsburgh, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101 |
| cr       | + Email/Text: ebnjts@grblaw.com              | Jul 12 2022 00:06:00 | County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101                          |
| cr       | + Email/Text: ebnpwsa@grblaw.com             | Jul 12 2022 00:06:00 | Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101           |
| 14828300 | + Email/Text: bncnotifications@pheaa.org     | Jul 12 2022 00:06:00 | AES/PHEAA, 1200 N 7th Street, Harrisburg, PA 17102-1419   |
| 14828301 | + Email/Text: amieg@stcol.com                | Jul 12 2022 00:06:00 | Allegheny Health Network, c/o Sate Collection Services, 2509 S. Soughton Road, Madison, WI 53716-3314   |
| 14828303 | + Email/Text: BarclaysBankDelaware@tsico.com | Jul 12 2022 00:06:00 | Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803  |
| 14828304 | + Email/Text: kbarkley@bernsteinlaw.com      | Jul 12 2022 00:06:00 | Bernstein -Barkley, PC, 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945   |
| 14870655 | + Email/Text: ebnjts@grblaw.com              | Jul 12 2022 00:06:00 | City & School District of Pittsburgh, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101   |
| 14828307 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Jul 12 2022 00:06:00 | Comenity/Express, PO Box 182789, Columbus, OH 43218-2789  |
| 14870635 | + Email/Text: ebnjts@grblaw.com              | Jul 12 2022 00:06:00 | County of Allegheny, Goehring, Rutter & Boehm,  |



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|          |  |                      | c/o Jeffrey R. Hunt, Esquire, 437 Grant Street,<br>14th Floor, Frick Building, Pittsburgh, PA<br>15219-6101  |
| 14828308 | Email/Text: mrdiscen@discover.com                    | Jul 12 2022 00:06:00 | Discover Financial Services, PO Box 15316,<br>Wilmington, DE 19850-5316  |
| 14831928 | Email/Text: mrdiscen@discover.com                    | Jul 12 2022 00:06:00 | Discover Bank, Discover Products Inc, PO Box<br>3025, New Albany, OH 43054-3025  |
| 14828309 | + Email/Text: kburkley@bernsteinlaw.com              | Jul 12 2022 00:06:00 | Duquense Light Company, 411 Seventh Ave,<br>Pittsburgh, PA 15219-1942  |
| 14880852 | + Email/Text: kburkley@bernsteinlaw.com              | Jul 12 2022 00:06:00 | Duquesne Light Company, c/o Bernstein-Burkley,<br>P.C., 707 Grant St., Suite 2200, Gulf Tower,<br>Pittsburgh, PA 15219-1945  |
| 14828310 | Email/Text: ECMCBKNotices@ecmc.org                   | Jul 12 2022 00:06:00 | ECMC, PO Box 64909, Saint Paul, MN<br>55164-0909   |
| 14828311 | + Email/PDF: ais.fpc.ebn@aisinfo.com                 | Jul 12 2022 00:12:00 | First Premier Bank, 601 South Minnesota Avenue,<br>Sioux Falls, SD 57104-4868  |
| 14878811 | Email/PDF: MerrickBKNotifications@Resurgent.com      | Jul 12 2022 00:11:59 | MERRICK BANK, Resurgent Capital Services,<br>PO Box 10368, Greenville, SC 29603-0368   |
| 14868150 | + Email/Text: bankruptcydpt@mcmcg.com                | Jul 12 2022 00:06:00 | MIDLAND FUNDING LLC, PO Box 2011,<br>Warren, MI 48090-2011   |
| 14828315 | + Email/PDF: MerrickBKNotifications@Resurgent.com    | Jul 12 2022 00:12:00 | Merrick Bank, 10705 S. Jordan Street, Suite 200,<br>South Jordan, UT 84095-3977  |
| 14828316 | + Email/Text: bankruptcy@oliphantfinancial.com       | Jul 12 2022 00:06:00 | Oliphant Financial, LLC, 2601 Cattleman Road,<br>Suite 300, Sarasota, FL 34232-6231  |
| 14856553 | + Email/Text: bncnotifications@pheaa.org             | Jul 12 2022 00:06:00 | PHEAA, PO Box 8147, Harrisburg, PA<br>17105-8147   |
| 14875646 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jul 12 2022 00:12:00 | Portfolio Recovery Associates, LLC, POB 12914,<br>Norfolk VA 23541   |
| 14829692 | + Email/PDF: rmscedi@recoverycorp.com                | Jul 12 2022 00:12:01 | PRA Receivables Management, LLC, PO Box<br>41021, Norfolk, VA 23541-1021   |
| 14863617 | + Email/Text: ebnpeoples@grblaw.com                  | Jul 12 2022 00:06:00 | Peoples Natural Gas Company LLC, c/o S. James<br>Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh,<br>PA 15233-1828  |
| 14870627 | + Email/Text: ebnpwsa@grblaw.com                     | Jul 12 2022 00:06:00 | Pittsburgh Water & Sewer Authority, Goehring,<br>Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437<br>Grant Street, 14th Floor, Frick Building,<br>Pittsburgh, PA 15219-6101 |
| 14878810 | + Email/Text: JCAP_BNC_Notices@jcap.com              | Jul 12 2022 00:06:00 | Premier Bankcard, Llc, Jefferson Capital Systems<br>LLC Assignee, Po Box 7999, Saint Cloud Mn<br>56302-7999  |
| 14878320 | Email/Text: bnc-quantum@quantum3group.com            | Jul 12 2022 00:06:00 | Quantum3 Group LLC as agent for, Comenity<br>Bank, PO Box 788, Kirkland, WA 98083-0788   |
| 14828318 | + Email/PDF: gecsed@recoverycorp.com                 | Jul 12 2022 00:12:29 | SYNCB/Ashley Home Stores, PO Box 965036,<br>Orlando, FL 32896-5036   |
| 14881744 | + Email/Text: bncmail@w-legal.com                    | Jul 12 2022 00:06:00 | TD Bank USA, N.A., C O WEINSTEIN &<br>RILEY, PS, 2001 WESTERN AVENUE, STE<br>400, SEATTLE, WA 98121-3132   |
| 14828319 | + Email/Text: bncmail@w-legal.com                    | Jul 12 2022 00:06:00 | TD Bank USA/Target Credit, PO Box 673,<br>Minneapolis, MN 55440-0673   |
| 14832935 | + Email/Text: bankruptcy@huntington.com              | Jul 12 2022 00:06:00 | The Huntington National Bank, 3 Cascade<br>Plaza-CAS056, Akron OH 44308-1124   |
| 14855660 | + Email/Text: ToyotaBKNotices@nationalbankruptcy.com | Jul 12 2022 00:06:00 | Toyota Lease Trust, c/o Toyota Motor Credit<br>Corporation, PO Box 9013, Addison, Texas<br>75001-9013  |



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| 15206169 | Email/PDF: bncnotices@becket-lee.com           | Jul 12 2022 00:12:16 | Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 14828320 | + Email/Text: TFS_Agency_Bankruptcy@toyota.com | Jul 12 2022 00:06:00 | Toyota Motor Credit Corp., PO Box 9786, Cedar Rapids, IA 52409-0004            |
| 14828322 | ^ MEBN   | Jul 12 2022 00:05:16 | UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472                 |
| 14877058 | ^ MEBN   | Jul 12 2022 00:05:32 | UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123                |

TOTAL: 36

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| cr       |               | Toyota Lease Trust   |
| cr       | *+            | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 |
| cr       | *+            | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  |
| cr       | *+            | Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828              |
| 14828312 | *+            | First Premier Bank, 601 South Minnesota Avenue, Sioux Falls, SD 57104-4868   |

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2022 at the address(es) listed below:

| Name            | Email Address  |
|-----------------|--|
| Brian Nicholas  | on behalf of Creditor Toyota Lease Trust bnicholas@kmlawgroup.com  |
| Jeffrey R. Hunt | on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com  |
| Jeffrey R. Hunt | on behalf of Creditor County of Allegheny jhunt@grblaw.com   |
| Jeffrey R. Hunt | on behalf of Creditor City & School District of Pittsburgh jhunt@grblaw.com  |
| Kenneth Steidl  | on behalf of Debtor Janet J. Wade julie.steidl@steidl-steinberg.com<br>ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com |
| Keri P. Ebeck   | on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com   |

Office of the United States Trustee



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ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 9